



Your Investment Strategy

Saruja Balanced

TABLE OF CONTENTS

1. Investment objectives and design

2. Benchmark comparisons

3. Performance and (backdated for now):
cumulative and period vs benchmark

4. Volatility vs benchmark

5. Asset allocation

6. Holdings

7. Disclaimer

8. Glossary

1. Investment objectives and design

Saruja Balanced	
Aims and objectives	To provide capital growth, with the potential for income, over any 5-year period.
Design	Multi-asset; funds, direct equities and direct gilts
Equity limits	50 – 70%
Risk	Mapped to Reeves risk profile 3
Benchmark (comparator not constraining)	IA Mixed Investment 40-85%
Inception date	22/04/2025
Target market / suitability	The fund is designed for retail and professional clients with a minimum 5-year investment horizon who can tolerate capital loss and short-term volatility in pursuit of long-term growth. It suits investors seeking diversified global exposure across asset classes, including those with tax efficiency considerations.



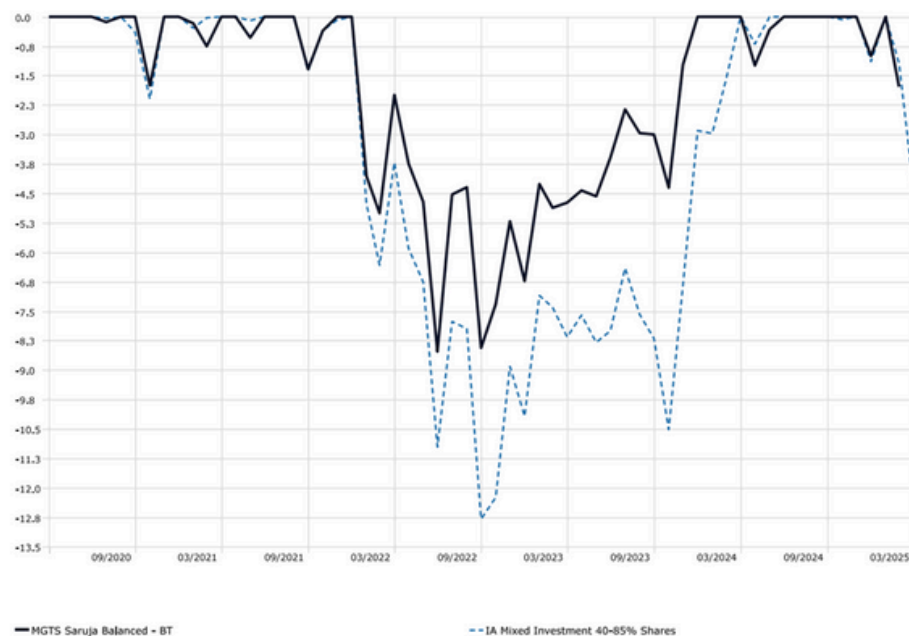
2. Benchmark comparisons

The IA (Investment Association) Mixed Investment 40-85% Share Sector can be used as a comparator. The sector is considered appropriate for investors to use when comparing performance, as the asset allocation of the Sub-fund is similar to the asset allocation of other funds in this sector. The sector is not constructed as an index, therefore as funds enter or leave the sector the composition can change.

Investment Growth



Drawdown



3. Performance (backdated for now):

Cumulative and period vs benchmark

Name	1M	3M	6M	YTD	1Y	3Y annualise d	5Y annualised
MGTS Saruja Balanced - BT	-1.78	0.18	3.61	1.19	9.18	6.36	7.79
IA Mixed Investment 40-85% Shares	-1.19	0.93	3.80	2.10	9.69	4.84	5.90

Name	2021	2022	2023	2024	YTD
MGTS Saruja Balanced - BT	11.17	-6.73	9.36	10.75	1.19
IA Mixed Investment 40-85% Shares	11.22	-10.18	8.10	8.88	2.10

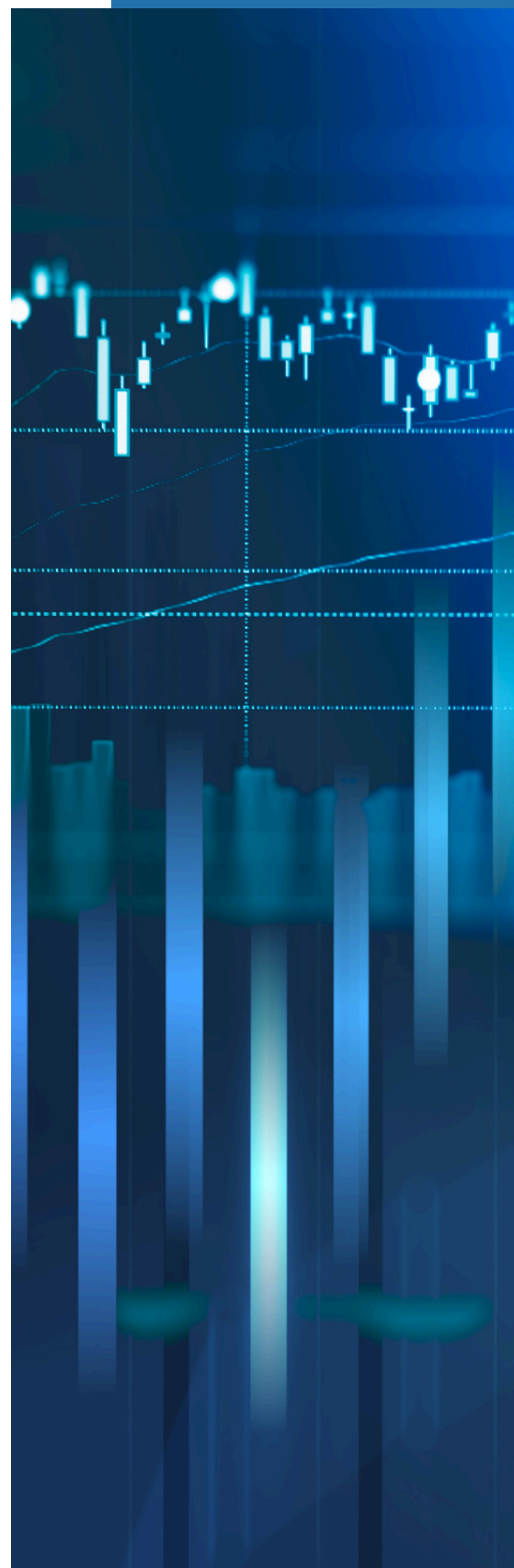
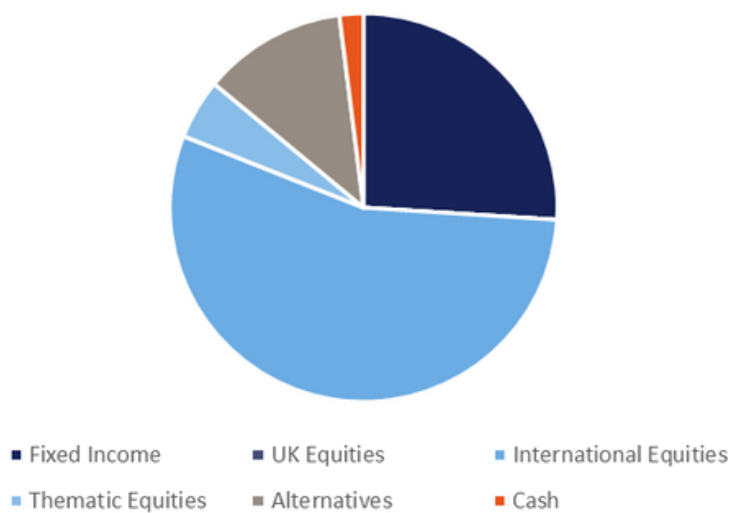
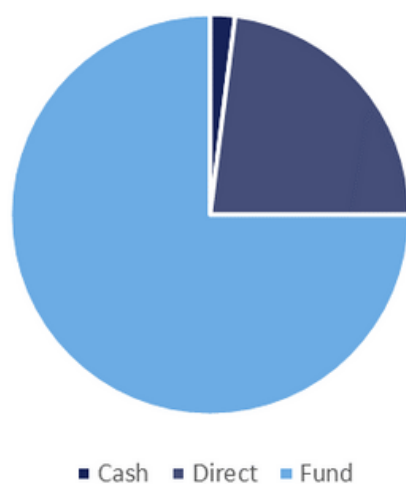
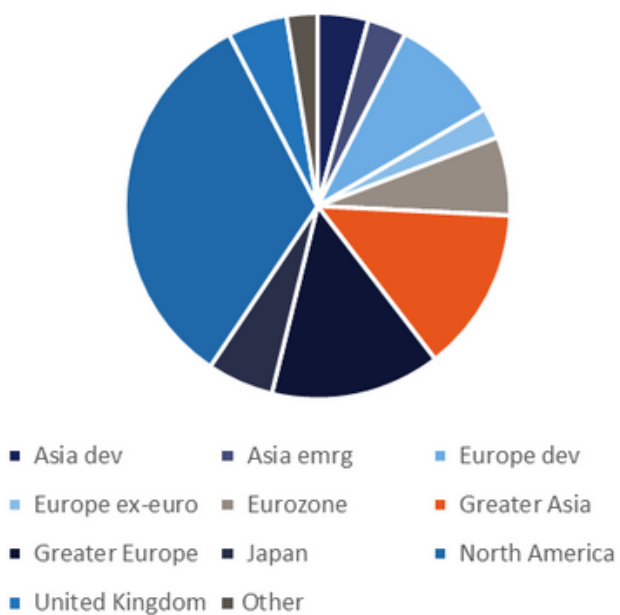
Data as at 28th February 2025, showing total return
(please see the disclaimer at the end of this document).

4. Volatility versus benchmark

01/03/2022 - 28/02/2025			
Name	Type	Std Dev	Return
MGTS Saruja Balanced - BT	Comparison	6.92	6.36
IA Mixed Investment 40-85% Shares	Comparison	7.82	4.84

Data as at 28th February 2025 (please see disclaimer at the end of this document).
Performance data sources: Morningstar

5. Asset allocation



6. Holdings

Saruja Balanced	Asset class	Weight	Fund or Direct
Capital Group GlbCorpBd (LUX) Sdh-GBP	Fixed Income	5.0%	Fund
Vontobel TwentyFour Sust S/T Bd Inc G £		6.0%	Fund
AXA US Shrt Duration Hi Yld FundZIGrsAcc		6.0%	Fund
United Kingdom of Great Britai 1.250% 07/31/2051 GBP REGS SNR National Gove		4.0%	Direct
United Kingdom of Great Britai 0.625% 07/31/2035 GBP REGS SNR National Gove		5.0%	Direct
L&G US Index C Acc	International Equities	4.0%	Fund
BA Beutel Goodman US Val SI GBP Acc UnH		3.0%	Fund
L&G S&P 500 US Equal Wght Idx C GBP Acc		3.0%	Fund
T. Rowe Price US Smlr Cm Eq I GBP 1		2.0%	Fund
L&G Japan Index C Acc		4.0%	Fund
Stewart Inv APAC Ldrs B GBP Acc		3.0%	Fund
Polar Capital Em Mkts Stars S Acc		3.0%	Fund
L&G Global Equity Index C Acc		7.0%	Fund
IFSL Evenlode Global Income F GBP Acc		3.0%	Fund
Brown Advisory Global Leaders SI GBP Acc		3.0%	Fund

Saruja Balanced	Asset class	Weight	Fund or Direct
Redwheel Global Intrinsic Val I GBP Acc	International Equities	3.0%	Fund
Fidelity Global Dividend R-Acc-GBP		3.0%	Fund
MICROSOFT CORP COM USD0.00000625		0.6%	Direct
SCHNEIDER ELECTRIC SE EUR4.00		0.5%	Direct
ASTRAZENECA PLC ORD USD0.25		0.5%	Direct
ELI LILLY AND COMPANY COM NPV		0.5%	Direct
CRH ORD EUR 0.32		0.5%	Direct
APPLE INC COM USD0.00001		0.5%	Direct
AMAZON COM INC COM USD0.01		0.5%	Direct
RELX PLC ORD GBP0.1444		0.5%	Direct
ASML HOLDING NV EUR0.09		0.5%	Direct
TOTALENERGIES SE EUR2.5		0.5%	Direct
MASTERCARD INCORPORATED COM USD0.0001 CLASS A		0.5%	Direct
HALEON PLC ORD GBP0.01		0.5%	Direct
ALPHABET INC CAPITAL STOCK USD0.001 CL A		0.5%	Direct
TAIWAN SEMICONDUCTOR MANUFACTURING SPON ADS EACH REP 5 ORD TWD10		0.4%	Direct
KONINKLIJKE KPN NV EUR0.04		0.4%	Direct

Saruja Balanced	Asset class	Weight	Fund or Direct
DBS GROUP HLDGS LTD NPV	International Equities	0.4%	Direct
RIO TINTO ORD GBP0.10		0.4%	Direct
ZURICH INSURANCE GROUP AG CHF0.10		0.4%	Direct
ACCENTURE PLC CLS'A'USD0.0000225		0.4%	Direct
JPMORGAN CHASE & CO. COM USD1.00		0.4%	Direct
HERMES INTERNATIONAL NPV		0.4%	Direct
AIA GROUP LIMITED NPV		0.4%	Direct
PROCTER & GAMBLE CO COM NPV		0.4%	Direct
ROCHE HOLDINGS AG GENUSSCHEINE NPV		0.4%	Direct
NVIDIA CORP COM USD0.001		0.3%	Direct
TETRA TECH INC COM STK USD0.01		0.3%	Direct
BOOKING HOLDINGS INC COM USD0.008		0.3%	Direct
ENEL SPA EUR1		0.3%	Direct
HALMA ORD GBP0.10		0.3%	Direct
BLACKROCK INC COM USD0.01		0.3%	Direct
AUTODESK INC COM USD0.01		0.3%	Direct
INTUIT INC COM USD0.01		0.3%	Direct
OWENS CORNING COM USD0.01		0.3%	Direct

Saruja Balanced	Asset class	Weight	Fund or Direct
NEXTERA ENERGY INC COM USD0.01		0.3%	Direct
Polar Capital Global Ins F Acc	Thematic	3.0%	Fund
Janus Henderson Glb Tech Leaders I Acc		2.0%	Fund
Brevan Howard Abs Rt Govt Bd A2 GBP Acc	Alternatives	2.5%	Fund
CG Absolute Return Fund GBP M		2.5%	Fund
MS INV F Systematic Liqd Alp J (GBP) Acc		2.5%	Fund
Cohen & Steers Dvrs RI Assts F Acc GBP		2.5%	Fund
iShares Physical Gold ETC		2.0%	Fund
Cash	Cash	2.0%	

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Investors should be aware that past performance is not an indication of future performance, the value of investments and the income derived from them may fluctuate and you may not receive back the amount you originally invested.

This performance data represents simulated past performance of the fund and is not based on actual trading results. Unlike an actual performance record, simulated results do not represent actual trading and may not reflect the impact of material economic and market factors on the decision-making process.

Simulated past performance is not indicative of future results. There is no guarantee that the fund will achieve similar performance in the future.

The performance includes investment management charges but excludes any additional fees that may be incurred.

8. Glossary

- **Investment Objectives and Design:** The strategic goals and structure of the investment approach, ensuring alignment with investor needs and risk profiles.
- **Benchmark Comparisons:** Evaluating the fund's performance against a relevant benchmark, such as the IA Mixed Investment 40-85% Share Sector, which provides a comparative standard for asset allocation.
- **IA Mixed Investment 40-85% Share Sector:** A sector classification used to compare funds with similar asset allocation, though it is not a static index and changes as funds enter or leave.
- **Investment Growth:** The increase in value of an investment portfolio over time, reflecting capital appreciation and reinvested earnings.
- **Drawdown:** A measure of peak-to-trough decline in the value of an investment, indicating potential risk and volatility.
- **Performance Metrics:** Various indicators such as cumulative and periodic returns used to assess the effectiveness of an investment strategy.
- **Volatility vs Benchmark:** A comparison of the fund's price fluctuations relative to its benchmark, providing insights into risk and stability.
- **Asset Allocation:** The distribution of investments across different asset classes (e.g., equities, bonds, cash) to achieve diversification and manage risk.
- **Holdings:** The specific securities or assets contained within a fund or portfolio.
- **Risk Warnings and Disclaimers:** Statements outlining potential investment risks and regulatory information, ensuring transparency and compliance.



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